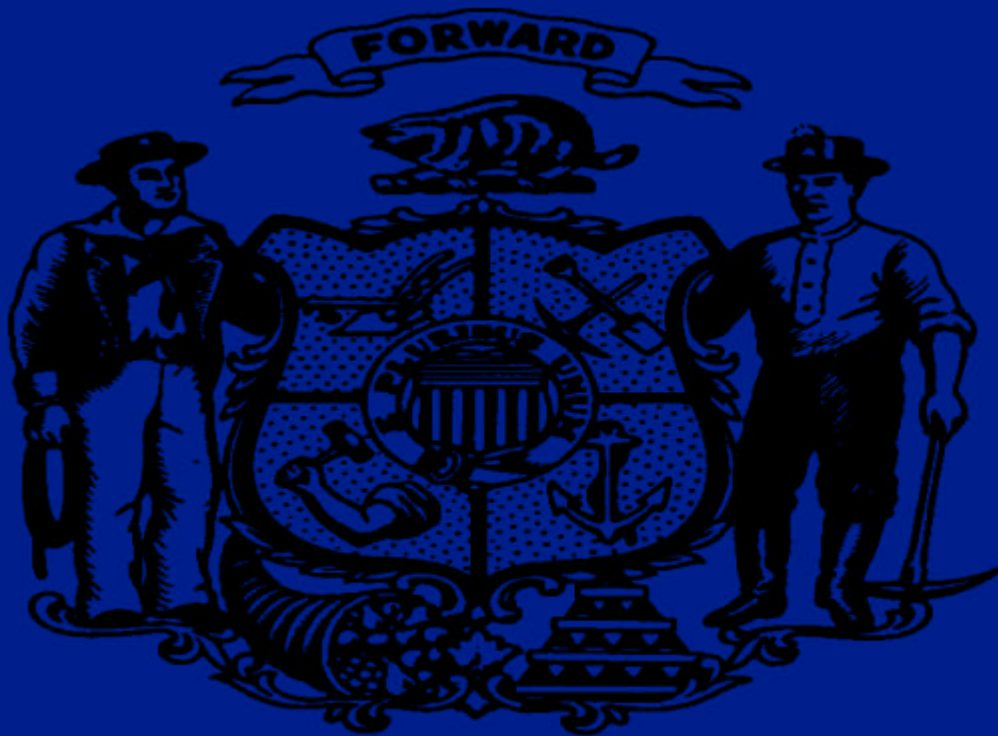


Starting a Business?

Here's Help!





Business Start-Up Time Line

[minority_search.asp](#)

9-12 MONTHS PRIOR TO START-UP

- ☐ Determine time required to obtain business permits.
- ☐ Contact and join local chamber of commerce.
- ☐ Visit with others in your network: attorneys, bankers, CPAs, consultants, competition.
- ☐ Check out community amenities (real estate, schools, etc.).
- ☐ Subscribe to local papers. Check zoning ordinances.
- ☐ Check utility requirements. Decide on a business location.
- ☐ Obtain licenses (city, county, state).
- ☐ Prepare preliminary business plan and budget.
- ☐ Interview bankers.
- ☐ Determine when phone book is printed, and arrange for a business listing.

6-9 MONTHS PRIOR TO START-UP

- ☐ Prepare leasehold improvement plan.
- ☐ Determine office and plant layout and design.
- ☐ Choose advisors: attorney, CPA, consultant, insurance agents, and brokers.
- ☐ Review leases and contracts with attorney and advisors.
- ☐ Obtain bids on major business equipment.

4-6 MONTHS PRIOR TO START-UP

- ☐ Decide on form of business organization (sole proprietor, corporation, LLC, etc.).
- ☐ Determine business hours. Prepare final budget and review with banker.
- ☐ Order business systems: receivables, check disbursements, payroll.
- ☐ Order sign for office.
- ☐ Purchase office equipment and furniture.
- ☐ Arrange delivery of equipment.
- ☐ Prepare advertisements.

0-4 MONTHS PRIOR TO START-UP

- ☐ Make sure business filings and license applications are complete.
- ☐ Arrange for insurance.
- ☐ Arrange for telephone service installation. Open checking accounts.
- ☐ Sign up for credit card systems at local bank.
- ☐ Arrange for business announcement ads in local papers.
- ☐ Order office-opening announcements.
- ☐ Arrange to give talks to community groups.
- ☐ Consider membership in civic and church organizations.
- ☐ Arrange for movers.
- ☐ Contact Department of Workforce Development on employer/employee requirements.
- ☐ Prepare job descriptions for employees.
- ☐ Write policy manual for office employees.
- ☐ Check local resources for personnel.
- ☐ Begin screening process for new personnel.
- ☐ Contact IRS for booklets and apply for Federal Employer ID Number.
- ☐ Contact the Department of Revenue for seller's permit, tax forms and employer's requirements.
- ☐ Obtain payroll withholding booklets from tax authorities.
- ☐ Review tax requirements with your accountant.
- ☐ Arrange for janitorial service, waste removal, laundry service, grass mowing.
- ☐ Order supplies: appointment cards, business cards, stationery, deposit stamp for checks, telephone message pads.
- ☐ Interview and select collection agency. Determine pricing schedule.
- ☐ Order publications.
- ☐ Start setting up office.
- ☐ Schedule utilities to be turned on.
- ☐ Hire and train office personnel.
- ☐ Establish petty cash fund.



Starting a Business? *Here's Help!*

Thinking of starting your own business? Use this publication to identify assistance programs and regulatory requirements in Wisconsin. While this guide includes some basic business information, regulations and resources, you should contact the programs listed for more detailed information.

For an indepth discussion on starting up a business, the Wisconsin Department of Commerce offers a comprehensive publication called *"An Entrepreneur's Guide For Going Into Business In Wisconsin: Piecing it all Together."* See the order form on page 15.

Even though this information was current at the time of publication, it is subject to change. Current information on starting a business in Wisconsin can always be found by visiting the "Business" topic area on the State of Wisconsin website at:

www.wisconsin.gov

In addition to the wealth of information under the "Business" topic area, you will also find a link to the **Business Wizard**. The Wizard will help you identify the state licensing, permitting and registration requirements that could affect your business. By answering a series of questions specific to your business idea, you will receive a customized report listing business startup requirements and other information.

Small Business Specialists with the Department of Commerce can also help identify regulations and requirements that apply to particular businesses and professions in Wisconsin. For more information, call:

**1-800-HELP-BUSINESS
(1-800-435-7287)**

*Produced by the Wisconsin Department of Commerce
November 2003
www.commerce.state.wi.us*



Starting a Business - Here's Help

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Starting a Business *Is It For You?*

Why Go Into Business?

People go into business for many reasons. They wish to control their economic destiny, exercise creative freedom, profit from their work, and gain the satisfaction of becoming successful by their own efforts.

However, there are also risks associated with going into business. For this reason, you should conduct a thorough risk assessment. A good business book or website can walk you through a risk assessment and help you navigate the processes of getting a business up and running. The Department of Commerce publication *"An Entrepreneur's Guide for Going into Business in Wisconsin: Piecing it All Together"* (see order form on page 15) also provides comprehensive information on starting your business.

The Build Your Business Web site found at **www.wisconsin.gov/state/byb** has a number of assessment tools that can help you evaluate whether or not owning and running a business is right for you.

Business Education

Whether you have a high school diploma, a college degree or a Ph.D., you will need some practical advice to start a business. Many programs and services are designed specifically to help you get started.

Small Business Administration- SBA Both the federal and state SBA offers multiple resources, partners and programs to support the needs of the small business.

www.sba.gov
(608)441-5263 or (414)297-3941
1-800-U-ASK-SBA

Small Business Development Centers - SBDC

Small Business Development Centers are conveniently located on or near University of Wisconsin campuses and offer one-on-one counseling and business education courses.

www.wisconsinsbdc.org
1-800-940-SBDC

Service Corps of Retired Executives - SCORE

SCORE counselors are active and/or retired business executives who are highly qualified to assist new or expanding businesses.

www.score.org

Wisconsin Women's Business Initiative Corporation - WWBIC

WWBIC provides business education and access to capital for entrepreneurs through consultation, education, and mentoring of small and micro businesses throughout Wisconsin.

www.wwbic.com
(414)263-5450 or (608)257-5450

Wisconsin Technical College System

The Wisconsin Technical College systems offers training and technical assistance delivered in various formats at the 16 different campus locations.

www.witechcolleges.com

Wisconsin Community Action Program Association - WISCAP

WISCAP has 16 agencies around the state to help low income people create new businesses.

www.wiscap.org
www.virtualincubate.com
(608)244-4422

Chambers of Commerce

Call Wisconsin Manufacturers and Commerce at **(608)256-3400** to find out about your local chamber.



Business Plans

What is a Business Plan?

If you choose to start a business, you should prepare a clear plan that takes your idea from concept to reality. A business plan is basically a plan that lays out how you are going to run your business.

A business plan is a management tool which will help guide the future of your company. It is a mandatory document if you plan to seek business financing.

What Should a Business Plan Include?

Some sections that are common to most business plans include:

- ✓ **Executive Summary** - summarizing key points of the plan in one or two pages.
- ✓ **Overview** - introducing the reader to your company and the industry.
- ✓ **Description of products and services.**
- ✓ **Analysis** of the market in which your business will compete.
- ✓ **Marketing strategy** - summarizing the product, promotion, pricing, and distribution strategies of the business.
- ✓ **Operations plan.**
- ✓ **Description of the experience**, training, and talent of your staff.
- ✓ **Schedule of activities** outlining your timeline.
- ✓ **Analysis of critical risks and problems.**

✓ **Financial plan** - including pro-forma balance sheets, income statements and cash flow statements. A balance sheet compares what your business owns (assets) to what it owes. A cash flow statement compares how much money will be coming in to how much you will be spending. An income statement compares your revenues to your expenses to see if you are going to make money.

Information and Data for the Plan

Federal and state programs have information and statistics to help you put together your business plan.

United States Department of Commerce Bureau of the Census

For federal information on business locations, population characteristics, Standard Industrial Classification Codes (SIC), North American Industrial Classification System (NAICS), and census data, contact Bureau of the Census.

www.census.gov
(301)763-3030

Bureau of Economic Analysis

The US Dept. of Commerce Bureau of Economic Analysis provides regional, national, and international statistics.

www.bea.doc.gov
(202)606-9208

International Trade Administration

For trends on specific industries, contact the U.S. Dept. of Commerce International Trade Administration Trade Development, Industry Publications Division.

www.ita.doc.gov
(202)482-4356



Help With the Business Plan

Other federal resources include:

Bureau of Labor Statistics
www.bls.gov

Government Printing Office
www.gpo.gov

Consumer Information Center
1-888-878-3256

Consumer Product Safety Commission
www.cpsc.gov

WI Department of Administration - DOA
State information on census, demographics, and population estimates is available from the DOA Demographic Services Center.

www.doa.state.wi.us
(608)266-1927

WI Department of Commerce

For business statistics and data:

www.commerce.state.wi.us/MT/MT-COM-3999.html

For community information and profiles:

www.commerce.state.wi.us/MT/MT-COM-4000.html

You can also contact the Commerce Business Information Manager.

(608)267-5100

WI Department of Revenue - DOR

Economic data relating to Wisconsin can be found in the quarterly publication, *Wisconsin Economic Outlook*. Contact the DOR Division of Research and Analysis.

www.dor.state.wi.us/report/e.html
(608)266-2772

Small Business Administration provides economic statistics and research on their website.

www.sba.gov/advo/stats/index.html

Forward Wisconsin

Wisconsin's public-private business marketing and recruitment group compiles business studies and research data.

www.forwardwi.com/wisc

Resources within your local community may also help with various components of your business plan. Contact your local public or university library's reference librarian about the many helpful resources available.

Business Plan Assistance

Different programs are available to help you put a business plan together.

Small Business Development Centers

SBDC counselors offer a wide array of business assistance including business skills and business plan development. Programs are offered on the following UW campuses:

Eau Claire	Green Bay	LaCrosse
Madison	Milwaukee	Oshkosh
Parkside	Platteville	River Falls
Stevens Point	Superior	Whitewater

www.wisconsinsbdc.org
1-800-940-7232

Virtual Business Incubator

Operated by WISCAP, business plan assistance is available under the tools menu.

www.virtualincubate.com

The programs and resources listed on Page 1 may also help develop or review your business plan.



Funding for the Business Plan

Funding for Your Business Plan

The Department of Commerce offers two programs to help offset the cost of creating a business plan.

Entrepreneurial Training Grant Program

In partnership with the Small Business Development Centers, Commerce offers the Entrepreneurial Training Program as a comprehensive series of courses in small business fundamentals and business plan development. This course is designed to help all levels of entrepreneurs develop necessary business skills. Commerce can provide applicants with a grant to cover up to 75 percent of the costs to attend this course. For more details, contact SBDC.

1-800-940-SBDC

www.wisconsinsbdc.org

Early Planning Grant

Under the Early Planning Grant (EPG) Program, Commerce can provide applicants with a grant to help cover a portion of the cost of hiring a qualified, independent third party to develop a comprehensive business plan. Types of eligible business activities include:

- Automation
- Agriculture/Food Products
- Biotechnology
- Information Technology
- Manufacturing
- Medical Devices
- Paper/Forest Products
- Printing
- Tourism
- Out-of-Home Childcare

www.commerce.state.wi.us/

MT/MT-FAX-0809.html

For more information, contact your Commerce Area Development Manager (ADM). To find your regional ADM visit:

www.commerce.wi.gov/

MT/MT-FAX-0901.html

Personal Sources of Financing

Personal sources of funds may include checking and savings accounts, personal loans, second mortgages, profit sharing, retirement accounts from former jobs, certificates of deposit, personal assets that can be sold, or credit card borrowing.

Debt Financing

Debt financing means borrowing money to be repaid over a period of time, usually with interest. Banks are the primary providers of formal loans. These institutions will require collateral, be concerned with your character and reputation, want to know about the cash flow of the business, and your willingness as the borrower to risk your own money.

Equity Financing

Equity Financing describes an exchange of money for a share of business ownership. Types of early-stage equity investing include angel investors, venture capital firms, and certified capital companies. More information is available in the Commerce publication *Venture Financing: Raising Capital in Wisconsin*. (See order form on page 15.)



Financial Resources

Credit Counseling

If you have had credit problems in the past, you may want to work with a *Credit Counseling Service*. These organizations help to get your finances in order, set up a budget, or arrange to pay accounts. They are often available at low cost. Contact the Wisconsin Department of Financial Institutions (DFI) to see if the organization is properly licensed in Wisconsin or visit the DFI website.

www.wdfi.org/wca/consumer_credit/credit_problems.htm
(608)261-9555

Department of Commerce Financial Programs

For more information on the different grants and financial assistance programs available through the Wisconsin Department of Commerce call the business helpline and request the free publication *Financial Resources for Businesses and Communities*. (Or use the order form on page 15.)

1-800-HELP-BUSINESS

Agricultural Development Zone (ADZ)

The ADZ program provides tax incentives to new or expanding businesses involved in Wisconsin's agricultural sector.

Minority Business Development Fund

The Minority Business Development Fund offers low-interest loans for startup, expansion or acquisition projects. To qualify for the fund, a business must be 51-percent controlled, owned, and actively managed by minority-group members, and the project must retain or increase employment.

Rural Economic Development Program

The Rural Economic Development Program is for businesses with less than 50

employees that is either located in a city, town or village with 6,000 people or less or located in a county with a population density of less than 150 persons per square mile. The program is designed to provide working capital or fixed-asset financing for businesses.

Technology Zone Program

The Technology Zone Program provides tax incentives to new or expanding businesses involved in Wisconsin's high-technology sectors.

More details on these and other Department of Commerce financial programs can be found on the agency's website.

www.commerce.wi.gov/MT/MT-COM-2000.html

Other Financial Resources

Impact Seven

Impact Seven is a statewide, public, nonprofit community development corporation committed to helping Wisconsin companies start, grow and thrive.

www.impactseven.org
(608)251-8450

Small Business Administration

The SBA works with other lending institutions to providing financing when funding is otherwise unavailable. For details on SBA loans, contact one of the SBA offices.

www.sba.gov
(608)441-5263 or (414)297-3941

Wisconsin Department of Veterans Affairs

The WDVA Personal Loan Program offers veterans personal loans at low interest rates of up to \$15,000 with 10 years to repay.

www.dva.state.wi.us
1-800-WIS-VETS or 1-800-947-8387



Financial Resources

Wisconsin Housing and Economic Development Authority - WHEDA

The Wisconsin Housing and Economic Development Authority (WHEDA) serves Wisconsin residents and communities by working with others to provide creative financing resources and information to stimulate and preserve affordable housing, small business, and agribusiness. WHEDA has several small business financing programs.

www.wheda.com/sb_ag.asp
1-800-334-6873

Wisconsin Women's Business Initiative Corporation - WWBIC

WWBIC offers small business loans with a maximum loan amount of \$35,000 and focuses on pre-loan business assistance.

www.wwbic.com
(414)263-5450 or (608)257-5450

Wisconsin Business Development Finance Corporation - WBD

WBD provides loan packaging and loan services such as finding appropriate and affordable financing, credit analysis, and preparing loan applications. WBD is the primary lender of the SBA 504 loan program.

www.wbd.org
1-800-536-6799

Wisconsin Community Action Program Association - WISCAP

WISCAP offers Individual Development Accounts which are dedicated savings accounts opened at participating financial institutions by eligible, working, low-income persons. Funds are "matched" and can be used to start a business.

www.wiscap.org
(608)244-4422

Small Business Innovative Research and Small Business Technical Transfer Program - (SBIR/STTR)

SBIR is a highly competitive program that encourages small business to commercialize new technology. Through a competitive grant application, SBIR funds the critical startup and development stages and encourages the commercialization of technologies, products, or services. To learn how to qualify for the SBIR/STTR program or to receive announcements on available research and development funds, contact the SBIR Program.

www.wisconsinsbir.org
1-800-940-7232 or (608)263-7680



Structuring the Business

How Should You Structure Your Business?

There are several ways to structure your business such as a sole proprietorship, a partnership, a corporation, a limited liability company, and limited liability partnership.

The type of business structure will affect your liability and tax treatment. Consider discussing your options with an attorney or accountant.

There is a great deal of information on the Internet addressing business legal structures. One example is the "small business" section on the "Nolo Law For All" website.

www.nolo.com

Legal Assistance

For the name of a business lawyer in your area, contact the State Bar's Lawyer Referral and Information Service.

**<http://www.wisbar.org/bar/LRIS/>
1-800-362-9082**

Small and emerging businesses throughout Wisconsin can receive up to two hours of counseling from a business lawyer at no cost through the Business Law Section of the State Bar of Wisconsin. For more information on the Business Assistance Program, contact the State Bar.

**service@wisbar.org
(608)250-6006**

Accounting Assistance

If you need help finding an accountant, contact the Wisconsin Institute of Certified Public Accountants (WICPA).

**www.wicpa.org/For_Public/for_public.html
comments@wicpa.org
1-800-772-6939**

The Commerce Entrepreneur's Guide has more detailed information on choosing a business structure. (See page 15.)

Naming Your Business

When naming your business, you need to avoid names which are already reserved or in use. The following resources may help you determine if a name is already in use.

WI Department of Financial Institutions(DFI)

DFI operates a Corporate Registration Information System (CRIS). This electronic database lists the names of businesses required to register with the agency.

**www.wdfi.org/corporations/crispix
(608)261-9555**

Register of Deeds

The Register of Deeds in each county has a "Registration of Firm Name" application, a voluntary process to register sole proprietorships and general partnership business names.

www.wrdaonline.org/wrdalist.html

Secretary of State

A sole proprietor may choose to file a trade-name registration with the Secretary of State.

**www.state.wi.us/agencies/sos/
(608)266-5653**

Other Resources

You may want to look through the **phone book** or **online directory**. You could also search the Internet for name registrations through ICANN - Internet Corporation for Assigned Names and Numbers or visit one of the many accredited registrars of domain names.

**www.icann.org
(310)823-9358**



Regulatory Requirements

What are Your Regulatory Requirements?

Different rules, regulations and requirements may apply to your business. Depending on what you plan to do, where you plan to do it, and how it will be done, local, state and federal licenses, and permits may be necessary.

Unlike some other states, Wisconsin does not issue a "general business license" or a "small business license."

State Requirements

Many types of businesses and professions must be licensed to operate in Wisconsin. Wisconsin offers two key online resources to assist entrepreneurs in obtaining state license and permit information. Both resources can be a tremendous time-saver in locating state agency contacts, application forms, and license requirements.

www.wisconsin.gov

If you **know** the license or permit that you need, click on "**Licensing and Permitting**."

If you **do not know** the license or permit that you need, select the "**Business Wizard**." In addition to the online resources, you may also receive license and permit information related to your business activities, occupations and/or professions from the Commerce helpline.

1-800-HELP-BUSINESS (1-800-435-7287)

Local Requirements

Local ordinances may apply to businesses. For compliance information on building codes, local permits, tax assessment, zoning and other regulations, contact the county and/or municipal agencies listed in the government section of your local phone directory.

Tax Requirements

Information on the tax requirements for the Business Tax Registration, Seller's Permit, Use Tax Permit, Use Tax Certificate, Tax ID (WEIN), Sales and Use Tax Certificate, Machinery and Equipment Property Tax Exemption, Corporation Income or Franchise Tax, or the Business Income Tax is available from the Department of Revenue (DOR).

(608)266-2776

www.dor.state.wi.us

Wisconsin Tax Forms and Publications

(608)266-1961

www.dor.state.wi.us/html/pubs.html

The following Department of Revenue Offices provide assistance Monday through Friday, 7:45 am - 4:30 pm.

Appleton	(920)832-2727
Eau Claire	(715)836-2811
Madison	(608)266-2776
Milwaukee	(414)227-4444

Other Wisconsin offices that provide limited weekly assistance are available at **www.dor.state.wi.us/faqs/address.html**. E-mail questions to **sales10@dor.state.wi.us**.

DOR has a Tax Practitioner News E-Mailing List called **DORnews**. For information, go to:

www.dor.state.wi.us/taxpro/dornews.html



Regulatory Requirements

Tax Identification Numbers

Any business having employees MUST have both a Federal Employer Identification Number (FEIN) and a Wisconsin Employer Identification Number (WEIN) to collect federal and state withholding taxes. Income tax withholding is the withholding of a portion of employee wages for state and federal income tax purposes.

To receive a FEIN, you'll need to complete a SS-4 form from the Internal Revenue Service (IRS). The SS-4 application can be obtained by calling the IRS or downloading the form from their website.

www.irs.gov/pub/irs-pdf/p1635.pdf
1-877-777-4778

You can apply for the WEIN by completing a **Business Tax Registration** application that can be obtained through any DOR office or by downloading the application.

www.dor.state.wi.us/forms/sales/btr-101.pdf

Labor Requirements

New Hire Reporting Law

All employers need to report newly hired employees within 20 days to the Department of Workforce Development (DWD).

www.new-hires.com/wi/nh
1-888-300-4473

Unemployment Insurance

Unemployment insurance is a payroll tax employers must pay under most conditions of Wisconsin employment. For information, contact DWD, Division of Unemployment Insurance.

www.dwd.state.wi.us/ui
(608)261-6700 or 1-800-247-1744

Worker's Compensation

Employers must typically pay worker's compensation insurance when employing three or more employees, paying wages of

\$500 or more in a calendar year, or when a farmer employs six or more workers for any 20 days in a calendar year. Worker's Compensation insurance is usually obtained through private insurance companies. For further information, contact DWD, Division of Worker's Compensation.

www.dwd.state.wi.us/wc/default.htm
(608)266-3153

Civil Rights and Labor Standards

It is illegal to discriminate against job seekers and current employees on the basis of sex (including pregnancy), age (40 and over), race, color, national origin, ancestry, religion, handicap, sexual orientation, marital status, and in most cases, arrest or conviction record.

Employers must also comply with state rules on minimum wage, overtime pay, child labor laws, compensatory time, and wage payments. For more information, contact the Department of Workforce Development (DWD), Division of Equal Rights.

www.dwd.state.wi.us/er
(608)266-6860 or (414)227-4384

Employment Posters

State required employment practice posters are available in a packet from DWD.

www.dwd.state.wi.us/dwd/posters.htm
1-800-DOC-SALE

Small businesses may contact the U.S. Department of Labor (DOL) for assistance with federal employment laws.

www.dol.gov/elaws
1-888-972-7332

Immigration Laws

All U.S. employers must complete and retain an Employment Eligibility Verification (Form I-9) for every citizen and noncitizen hired.

www.uscis.gov/graphics/formsfee/forms/i-9.htm
1-800-375-5283



Regulatory Requirements

Environmental Regulations

To receive the free publication entitled *Environmental Information Summary*, contact the Commerce Small Business Clean Air Assistance Program (SBCAAP). The SBCAAP provides air pollution permitting information and assistance.

www.wienvirohelp.com
(608)264-6153

For additional information on other environmental regulations and required permits, visit the Department of Natural Resources (DNR) online Permit Primer.

www.dnr.state.wi.us/permitprimer

For compliance with federal environmental regulations, contact the Environmental Protection Agency's Small Business Ombudsman's hotline.

www.epa.gov/sbo
1-800-368-5888

Health and Safety Regulations

For information on state right-to-know rules and workplace standards, contact your district office of the Occupational Safety and Health Administration (OSHA).

www.osha.gov
(202)219-8148

Appleton	(920)734-4521
Eau Claire	(715)832-9019
Madison	(608)441-5388
Milwaukee	(414)297-3315

The Commerce's Safety Consultation Program (WiSCon) provides onsite assistance with OSHA requirements.

www.commerce.wi.gov/MT/MT-FAX-9928.html
1-800-947-0553

The Department of Health and Family Services, Bureau of Occupational Health offers onsite occupational health/industrial hygiene consultation to assist Wisconsin employers in meeting their OSHA obligations and responsibilities.

www.dhfs.state.wi.us/dph_boh/osha_cons/index.htm
(608)266-0417

Other Regulatory Agencies

The following websites offer information on other federal programs and agencies.

www.firstgov.gov
1-800-688-9889

Alcohol, Tobacco, Firearms and Explosives
www.atf.gov

Alcohol, Tobacco Tax and Trade Bureau
www.ttb.gov

Federal Communication Commission
www.fcc.gov

Federal Trade Commission
www.ftc.gov

US Department of Commerce, Trade Export
www.bxa.doc.gov

US Department of Agriculture
www.usda.gov

International Trade Administration
www.ita.doc.gov

US Customs Service
www.customs.ustreas.gov

US Food and Drug Administration
www.fda.gov



Regulatory Requirements

Other Considerations

Exporting

For information on exporting, contact the Department of Commerce, Division of International and Export Services.

www.commerce.state.wi.us/IE/IE-org.html
(608)267-0587

Importing

For assistance with importing, contact the U.S. Department of the Treasury, U.S. Customs Service, District Office.

www.customs.treas.gov
(414)571-2860

Internet Requirements

If you're thinking about advertising on the Internet, remember that many of the same Federal Trade Commission (FTC) rules that apply to other forms of advertising and the mail merchandise rules apply to electronic marketing. Visit the FTC website for additional online resources regarding e-commerce and the Internet.

www.ftc.gov/bcp/menu-internet.htm

Uniform Commercial Code (UCC)

For information on the process and records of business debts, contact the Wisconsin Department of Financial Institutions UCC Division.

www.wdfi.org
(608)261-9548

Universal Product Code (UPC)

The Universal Product Code provides individual identification required for each product warehoused, sold, delivered, and billed through retail and wholesale channels. Contact the Uniform Code Council for an application.

www.uc-council.org
(937)435-3870

Insurance Resources

If you operate a full or part-time business you will need both property and liability insurance. Factors to consider when purchasing insurance are probability of loss, resources available to meet the loss, and the size of a potential loss. For additional insurance information, contact the Wisconsin Office of the Commissioner of Insurance (OCI). The OCI has developed a number of resources to help you research business insurance options.

www.oci.wi.gov
1-800-236-8517

Insurance Coverage for Small Employers

www.oci.wi.gov/smempins.htm

Consumer's Guide to Insurance for Small Business Owners

www.oci.wi.gov/pub_list/pi-085.pdf



Business Location and Franchising

Business Location

Choosing a location involves studying the demographics of the market area associated with the location, factoring in the location of competing businesses, evaluating the characteristics of the location, and comparing costs. The following resources can assist you in choosing the right location for your business:

Wisconsin Building and Sites Database
www.siteswi.com

Wisconsin Incubators
www.commerce.state.wi.us/MT/MT-COM-2610.html

Local Economic Development Organizations
www.commerce.wi.gov/MT/MT-CountyLEDO.html

Regional Planning Contacts
www.commerce.state.wi.us/MT/MT-RPC-map.html

WI Chambers of Commerce
www.wmc.org/WIResources/superpage.cfm?category=6

Utility Companies
www.psc.wi.gov/electric/document/servterr.pdf

Home-Based Business Association of Wisconsin, Inc.
www.hbba-wi.org

UW-Extension County Natural Resource and Development Agents
www.cf.uwex.edu/ces/cty

Wisconsin Department of Commerce Area Development Managers
www.commerce.wi.gov/MT/MT-FAX-0901.html

Franchising

The following resources can assist you in researching franchises and franchise regulations:

Franchise Investment Law
www.wwdfi.org/fi/securities/franchise/whatisit.htm
(608)266-8557

Business Owner's Toolkit
www.toolkit.cch.com/text/P01_0900.asp

Better Business Bureau
www.wisconsin.bbb.org
1-800-273-1002

Department of Agriculture, Trade and Consumer Protection
www.datcp.state.wi.us
1-800-422-7128

Federal Trade Commission
www.ftc.gov/bcp/menu-fran.htm
1-877-382-4357

Franchise Registry
www.franchiseregistry.com

International Franchise Association
www.franchise.org/default-flash.asp



Marketing

Marketing Your Product or Service

A well thought-out marketing plan can help ensure the success of your new business. Books, seminars, and experts can help you to market your product or service. The following resources can assist you in gathering this information:

Local library
www.dpi.state.wi.us/dpi/dltcl/pld/wis_lib.html

Small Business Development Center National Information Clearinghouse
www.sbdcnets.utsa.edu/SBIC/marketing.htm

Advertising and public relations information
www.wi.gov/state/byb/advertise.html

Virtual vendor for Wisconsin businesses
www.wisconsincommonmarket.com

Selling to the Government

State Procurement

Businesses interested in selling to the state can register online with VendorNet program. VendorNet provides information to businesses wishing to sell goods and services to the state, state agencies or municipalities.

www.vendornet.state.wi.us/vendornet
1-800-482-7813

Wisconsin offers two programs designed to help smaller businesses obtain government contracts. The Business Procurement Assistance Center and the Wisconsin Procurement Institute provide free technical and marketing assistance to Wisconsin businesses interested in selling their products and services to all branches of government.

Business Procurement Assistance Center
www.matcmadison.edu/bpac/home.htm
(608) 243-4490

Wisconsin Procurement Institute
www.wispro.org
(414)270-3600

Federal Procurement

The U.S. government purchases nearly \$200 billion a year in goods and services. Federal contracts include everything from complex space vehicles to janitorial services to cancer research. By law, federal agencies are required to establish contracting goals, so that 23 percent of all government purchases come from small businesses. To learn more about federal procurement opportunities, visit the US Small Business Administration website.

www.sba.gov/businessop/index.html
1-800-U-ASK-SBA

Certification Programs

Several agencies offer programs certifying women entrepreneurs, minority business owners, or disadvantaged businesses for participation in government contracts.

Minority business certification is available from the Department of Commerce. For information contact the Bureau of Minority Business Development.

www.commerce.state.wi.us/ED/ED-MBD-Index.html
(608)267- 9550

The Wisconsin Department of Transportation (DOT) Disadvantaged Business Enterprise (DBE) works to increase participation of firms owned by disadvantaged individuals in all federal aid and state transportation facility contracts.

www.dot.state.wi.us/business/index.htm
(608)266-6961



Intellectual Property

What is Intellectual Property?

Just like other kinds of property, intellectual property needs to be protected from unauthorized use. There are four ways to protect different types of intellectual property:

- 1) patents
- 2) trademarks
- 3) copyrights
- 4) trade secrets

The following resources can assist you in selecting the intellectual property protection that is right for you:

US Patent and Trademark Office
General Information Services Division
www.uspto.gov/main/patents.htm
1-800-PTO-9199

US Trademark Office Assistance Center
www.uspto.gov/main/trademarks.htm
1-800-786-9199

US Copyright Office
www.copyright.gov

Wisconsin Secretary of State has a voluntary registration of trademarks/trade names. Registration can be obtained by calling the Secretary of States office.

www.state.wi.us/agencies/sos
(608)266-5653

Businesses can also contact their county Register of Deeds for "Doing Business As"(d/b/a) Registration requirements. You can find your county Register of Deed Office online.

www.wrdaonline.org/wrdalist.html

The Wisconsin Innovation Service Center (WISC) specializes in new product and invention assessments and market expansion opportunities for innovative manufacturers, technology businesses, and independent inventors.

www.academics.uww.edu/business/innovate
(262)472-1365

For patents, standards and specifications, as well as marketing information contact the Wisconsin Tech Search at the University of Wisconsin.

www.wisc.edu/wendt/wts
(608)262-5913



Publication Order Form

The following publications are available from the Wisconsin Department of Commerce. Publications with a charge must be prepaid before the document can be mailed out. Please complete this form, enclosing any payment needed and mail to:

Wisconsin Department of Commerce
Bureau of Entrepreneurship
P.O. Box 7970
Madison, WI 53707-7970
(checks payable to WI Dept. of Commerce)

Please complete the following information:

Name: _____

Business: _____

Address: _____

City, State, Zip: _____

Amount Enclosed: _____

"How To" Guides

_____ ***An Entrepreneur's Guide for Going into Business in Wisconsin: Piecing it All Together*** (\$10.00)

_____ ***A Start-Up Guide for International Business*** (no charge)

General References and Directories

_____ ***Financial Resources for Businesses and Communities*** (no charge)
Quick reference guide to Department of Commerce financial assistance programs, as well as to other statewide alternative financing providers. Also available online at:

www.commerce.state.wi.us/MT-FAX-0605.pdf

_____ ***Technical Resources for Businesses and Communities*** (no charge)
Guide to the range of services provided by the Department of Commerce. Also available online at:

www.commerce.state.wi.us/MT-Tech%20Resources_5-01.PDF

_____ ***Venture Financing: Raising Capital in Wisconsin*** (no charge) A guide to finding equity financing for your business.

_____ ***Wisconsin's Minority-Owned Businesses Directory*** (\$15.00)
Contains contact information for over 600 minority-owned businesses certified by the Department of Commerce. Information also available online at:
www.doa.state.wi.us/dsas/mbel/



Notes

- ___ Prepare press release and begin advertisement.
- ___ Mail announcement.
- ___ Plan an open house.



Fax Request Helpline

Information Faxed Out 24 Hours a Day!

Call 608-264-6154

INTRODUCTION TO THE DEPARTMENT OF COMMERCE

601	Mission and Functional Overview	607	Just Call for HELP (Directory by subject)
602	Business Help Directory	608	Unlock the Secrets of Selling to the Government
603	Fax Request Hotline Directory	612	WI Commerce Location
604	Technical Resources for Businesses and Communities		
605	Financial Resources for Businesses and Communities		
606	List of Printed Documents Available		

WISCONSIN BUSINESS CLIMATE INFORMATION

701	Wisconsin Welcome	712	Starting a Business? Here's Help! (19 pages)
702	Business Climate	713	Business Tax Chronology
703	Economic and Physical Profile	714	Wisconsin's U.C. Low Tax Rates
704	Developer's Guide	715	Sixth Consecutive Annual Export Record in 1997
705	Expand in Wisconsin	716	Wisconsin's Population Growth 1990-97
706	Industrial Output Rankings	717	Electric Rate Comparison
707	Facts About Wisconsin Labor Costs	718	Gas Rate Comparison
708	Tax Incentives for Economic Development in Wisconsin	719	Facts about Wisconsin's Industrial Base
709	Taxes of Interest to Wisconsin Businesses	720	Wisconsin's Weather Facts
710	WI Industrial Parks and Transportation Links	721	Largest Capital Expansion Projects in Wisconsin
711	Workers' Compensation Rates		

FINANCIAL RESOURCES AVAILABLE TO BUSINESSES

801	Major Economic Development (MED) Program	814	Industrial Revenue Bonds (IRB)
802	Customized Labor Training (CLT) Program	815	Tax Incremental Financing (TIF)
803	Technology Development (TDF) Fund	817	Minority Business Development Programs
804	Employee Ownership Assistance (EOP) Program	819	Business Employees' Skills Training (BEST) Program
805	Enterprise Development Zone (EDZ) Program	820	Dairy 2020 Planning Grant Program
806	CDBG Economic Development Program	821	State of Wisconsin Investment Board (SWIB)
807	Minority Business Development (MBD) Loan Program	822	RED-Micro Loan (RML) Program
808	Entrepreneurial Training Grant (ETG) Program	823	Economic Diversification Loan (EDL) Program
809	Early Planning Grant (EPG) Program	824	Economic Impact Loan (EIL) Program
810	Milk Volume Production (MVP) Program	825	Forestry Education Grant (FEG) Program
811	Certified Capital Companies (CAPCO)		
812	Technology Development Loan Program (TDL)		
813	Wisconsin Trade Project Program		

TECHNICAL ASSISTANCE FOR BUSINESSES

901	Area Development Managers (ADM)	917	Facts About Air Pollution Control Construction Permits
902	Manufacturing Assessment Center	918	Clean Air Compliance Consultant List
903	Small Business Assistance Office	919	Facts About MACT Stds for Chromium Electroplating
904	Small Business Clean Air Assistance Center	920	Facts About WI Air Pollution and Solvent Metal Cleaning
905	Small Business Ombudsman	921	MACT Std. for Halogenated Solvent Cleaning Machines
906	Permit Information Center	922	Facts About Lithographic Printing RACT
907	Resources for Women Entrepreneurs	923	Starting an Import/Export Business
908	International Services	925	General Environmental Information
909	International Outreach Consultants - Map	926	Resources for Minority-owned Businesses
910	Minority Business Certification	927	Free Legal Counseling for Small Business
911	Wisconsin Business Wizard	928	WiSCon Safety Consultation Program
912	Dairy 2020 Initiative	929	Self Assessment Guide for Manufacturers
913	SBIR/STTR Program	930	Wisconsin Small Business Development Centers
914	Facts About Aerospace Manufacturing/Rework Industry MACT	931	Selecting a Consultant to Assist with Business Start-ups
915	Facts About Wood Furniture Coating RACT		
916	Facts About Industrial Adhesives RACT		

FINANCIAL/TECHNICAL ASSISTANCE FOR COMMUNITIES

951	CDBG Public Facilities Program	959	Main Street Program
952	CDBG Emergency Component	960	Physician & Health Care Provider Loan Assistance Program
953	CDBG Public Facilities for Economic Development	961	Revolving Loan Fund Technical Assistance Programs
954	Community-Based Economic Development Program	962	Relocation Assistance Program for Public Projects
955	Minority Business Revolving Loan Fund	963	CDBG Revolving Loan Funds Program
956	CDBG Blight Elimination & Brownfield Redevelopment	964	Business Retention/Expansion Survey Program
957	Development Zone Program	965	Commerce Brownfield Programs
958	CDBG-Technical Assistance Program	966	Registering Non-profit Corporations/Organizations

